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**FROM** : Michael J. Marcin, Esq. (Reg. No. 48,198) of Fay Kaplun & Marcin, LLP  
(Customer No. 30636)  
**DATE** : April 8, 2005  
**SUBJECT** : U.S. Patent Appln. Serial No. 09/680,923  
for System and Method for Managing Risk and Opportunity

**NUMBER OF PAGES INCLUDING COVER :** 20

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